

Urban Muslim Widows' Empowerment: Islamic Values-Based Educational Model For Sustainable Development In Hijab Community

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Abstract

Widows in urban Muslim societies frequently confront significant economic and social vulnerabilities following spousal loss, facing challenges in securing sustainable livelihoods and providing for their families. This study examines the implementation of an Islamic values-based educational strategy within the HIJAB (Himpunan Janda Berkarya) program at PKBM Mutiara Bina Insani, Trenggalek, designed to foster holistic independence. The research aims to analyze the integration of Islamic principles in educational practices and assess its impact on participants' economic, social, and spiritual autonomy. Using a qualitative case study approach, data were collected through in-depth interviews with widows and program facilitators, participatory observation, and document analysis. Findings reveal that the program successfully incorporates Islamic values—such as perseverance (sabr), trust in God (tawakkal), and community responsibility—into practical skill-building and emotional support systems. This integration has enabled widows to develop sustainable micro-enterprises, strengthen social support networks, and enhance their religious identity. The program demonstrates a viable model for faith-based community development, contributing to the socio-economic resilience of urban Muslim families. The study concludes that Islamic value-based educational strategies are effective in promoting comprehensive empowerment, suggesting their potential for replication in similar urban Muslim communities facing parallel challenges of widowhood and economic marginalization.

Keywords: Women Empowerment, Islamic Education, Sustainable Communities

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Introduction

The empowerment of urban Muslim widows is a critical issue in Indonesia's urban society. Widows, often left to shoulder the responsibilities of both family care and economic survival, face numerous challenges, including complex legal issues surrounding joint marital assets (Prabawati, 2017). These challenges are especially pronounced in the context of poverty, lack of education, and inadequate social support. Despite the implementation of compulsory basic education, access to formal education remains a barrier for some groups within Indonesian society, particularly widows, who may be excluded from such opportunities due to financial or social constraints (Septiani, 2015). This issue reflects a broader concern about how marginalized communities, especially women, can be better integrated into Indonesia's educational framework, which traditionally focuses on formal schooling (Astuti, 2019), a concern that extends to the very purpose and foundation of character education (Sudrajat, 2011).

The urgency of addressing this issue lies in the necessity for sustainable development in Indonesia's urban Muslim communities. Widows, many of whom are primary breadwinners and caregivers, often lack the skills and education needed to thrive independently, a situation that can significantly impact their psychosocial well-being, as seen in studies on elderly populations (Putri, 2019) and efforts to strengthen the psychological welfare of older widows (Rahmatullah, 2016). Empowering them through non-formal education and lifelong learning programs is a strategic approach to address both social and economic gaps (Hoerniasih, 2019), while aligning with the Islamic values of solidarity, mutual support, and community-based learning. One such program is PKBM Mutiara Bina Insani, located in Trenggalek, which organizes a program called Himpunan Janda Berkarya (HIJAB) to provide education and empowerment for widows, reflecting community-based development models seen in other contexts like tourism villages (Marlina, 2019). This initiative is designed to enhance self-reliance, focusing on personal development, business skills, and social cohesion (Suryo, 2016). By fostering a collaborative environment, HIJAB (Ashry & Firdausiyah, 2022) helps widows not only overcome their immediate challenges but also develop sustainable skills for long-term independence (Florence & Hasanuddin, 2021), building upon established principles of learning independence, such as those developed through training packages for junior high students (Cahyono et al., 2016), practical life activities for young children (Rantina, 2015), and evidenced in distance learning outcomes (Tahar & Enceng, 2006).

This article explores the role of Islamic values in empowering widows through educational programs, specifically examining the contributions of PKBM Mutiara Bina Insani's HIJAB program, a model that finds parallels in other Islamic educational initiatives specifically designed for widows (Munjahid & Kuswanto, 2019). The core of this study revolves around how such educational models can facilitate personal growth, strengthen social bonds, and promote economic sustainability for urban Muslim widows. This process is deeply informed by an understanding of cultural contexts and the theories that underpin cross-cultural understanding (Kusherdyan, 2020) and can be further enhanced by applying fundamental motivational concepts within Islamic educational institutions (Ariyanto & Sulistyorini, 2020). It positions this empowerment effort within the larger discourse on non-formal education and sustainable development in Indonesia's urban Muslim communities. By reviewing existing literature on the subject and highlighting the uniqueness of this approach, this article aims to contribute to the scholarly conversation surrounding the empowerment of marginalized groups in Indonesia. It also underscores the importance of integrating Islamic teachings and values in addressing socio-economic challenges within urban society, as discussed in works on prophetic values in education (Hamka et al., 2022) and the relevance of Qur'anic character values in the Indonesian educational landscape (Hakim et al., 2019).

This study offers new insights into how Islamic values-based educational models can support the development of a more inclusive and sustainable society, where widows, often overlooked in mainstream education systems, can find empowerment, purpose, and a means to thrive. The focus of this article is not only to contribute to the academic discussion but also to

present practical solutions that can be implemented in similar contexts across Indonesia. Non-formal education programs, such as those offered by PKBM Mutiara Bina Insani, provide a crucial opportunity to address the educational and socio-economic challenges faced by widows. These programs, designed to complement and enhance formal education, offer tailored support to marginalized groups that may be excluded from traditional schooling systems. Non-formal education serves as a bridge between the formal education system and the practical needs of communities, fostering skills that enable individuals to contribute to their own economic sustainability (Narulita & Aulia, 2021) and community development (Estiningsih et al., 2022), a principle of fostering independence that is also effectively applied in institutional care settings like orphanages (Zain et al., 2022).

Furthermore, the experience of widows in Indonesia reflects broader societal issues such as the limitations of social security systems and the challenges of single-parent households. According to Suryo (2016), the HIJAB program not only empowers women economically but also supports their emotional well-being by creating a space for solidarity and mutual support. Widows who participate in the program are encouraged to share their stories, a process that fosters emotional healing and strengthens social bonds. This social support system is vital for women facing the pressures of managing a household without a partner, highlighting the importance of community-driven initiatives in addressing gender-based disparities, including improving the work ethic and economic independence of poor female-headed households in urban areas (Kasim et al., 2022). The program's holistic approach ensures that emotional, psychological, and social needs are addressed, facilitating comprehensive empowerment for widows. This is in line with the views of Junaidi and Avisyah (2020), who highlight the importance of religious values in strengthening character and fostering self-reliance in Muslim communities.

The role of Islamic teachings in supporting the empowerment of widows is also crucial in the context of Indonesia, where Islam is a dominant force in shaping social and cultural norms. Cecep & Anshori (2016) suggest, the values of *ukhuwah Islamiyah* and *ta'awun* are central to Islamic social ethics, providing a foundation for the solidarity that drives empowerment programs like HIJAB. The Islamic principle of helping the marginalized, including widows, aligns with the goals of this educational model, which aims not only to improve financial independence but also to promote social cohesion and spiritual growth. Through the integration of Islamic ethics into the curriculum, the HIJAB program contributes to the broader societal goal of fostering a caring and cooperative society where individuals can support each other in times of need, reflecting conceptual analyses of character education from both Western and local Indonesian perspectives (Hikmasari et al., 2021).

Finally, this article emphasizes the critical role of educational initiatives that integrate both formal and non-formal learning to address the needs of vulnerable groups. By offering a curriculum based on Islamic values, the HIJAB program at PKBM Mutiara Bina Insani provides widows with not only practical skills but also moral and spiritual guidance. As Binti N. K. (2022) explains, such educational programs are particularly important for emotional and psychological recovery, as they create a safe space for widows to share their experiences and learn coping mechanisms for the challenges they face. Through the empowerment of widows, this program contributes to the broader goal of sustainable development, fostering resilient communities where individuals can thrive regardless of their socio-economic backgrounds. The incorporation of Islamic teachings into practical educational models ensures that widows receive comprehensive support, addressing both material and spiritual needs.

Methods

This research uses a qualitative approach to gain accurate and comprehensive data that aligns with the data collected from the field (Gunawan, 2013). The research is classified as a case study, where the focus is on specific individuals, communities, or groups that require attention to identify solutions to problems. According to Hodgetts and Stole (2012), case studies are essential

in exploring problems that need to be prioritized and addressed. The aim of this research is to thoroughly examine and analyze the role of PKBM Mutiara Bina Insani in empowering the members of *Himpunan Janda Berkarya (HIJAB)*, with a focus on Islamic values-based self-reliance.

The research is conducted at PKBM Mutiara Bina Insani, located in Trenggalek, where the researcher focuses specifically on the HIJAB program. This program is designed to enhance the independence of widows in the community, aligning with Islamic values to foster self-reliance. The researcher chose this location because it is close to the researcher's residence, which not only offers an opportunity for a deeper understanding of the community's needs but also allows the researcher to participate and contribute to the development of educational programs within the institution.

The presence of the researcher in the field is crucial for obtaining detailed and accurate data. The researcher's direct involvement in observing and interacting with the community ensures a thorough understanding of the issues being studied. This allows for a deeper connection with the participants and better insights into the program's impact, ensuring the validity of the data.

Data collection for this study consists of surveys, observations, interviews, and documentation. The primary data source is the firsthand information obtained by the researcher through field observation and interviews with key figures such as the chairman of PKBM Mutiara Bina Insani. These methods are employed to obtain authentic data regarding the condition of the program and its implementation, ensuring that the findings reflect the real situation in the field.

For data analysis, the researcher divides the process into two phases. Pre-field analysis involves reviewing preliminary studies or data from previous research to help identify areas of focus for this study. In-field data analysis, on the other hand, involves data reduction, data display, and conclusion drawing. Data reduction helps in filtering relevant information, while data display allows for a clear presentation of the collected data. The final step is drawing conclusions, which involves interpreting the data to understand the key findings and insights related to the empowerment of widows through Islamic values-based education.

To ensure the validity of the data, triangulation techniques are applied. Triangulation is used to strengthen the data collection process by using multiple perspectives. The researcher employs two types of triangulations: technique triangulation and source triangulation. Technique triangulation involves using different methods such as interviews, observations, and documentation to cross-verify the data, while source triangulation is applied by interviewing various sources to strengthen the data gathered, particularly regarding past events. This ensures the reliability and credibility of the findings.

Results

PKBM Mutiara Bina Insani has implemented a variety of strategies aimed at increasing the independence of widows within the HIJAB (*Himpunan Janda Berkarya*) community. These strategies aim to empower these women, who were initially confined to their homes, by engaging them in social activities that promote personal and collective growth. The main activities organized by PKBM include establishing small businesses (UMKM), conducting social services, and facilitating educational opportunities. These efforts are designed not only to build the participants' skills but also to foster a sense of community and social responsibility.

One of the core strategies emphasized by PKBM Mutiara Bina Insani is the organization of community events and training sessions. These events range from knowledge-seeking initiatives (tholabul 'ilm) to practical skills workshops, such as entrepreneurship training and hands-on activities. These programs encourage participants to create positive impacts within their own lives and in their communities. For example, the distribution of iftar during Ramadan is one such activity inspired by Islamic teachings. According to the program coordinator, giving iftar is not just a charitable act but an opportunity to engage participants in acts of kindness, aligned with the teachings of the Prophet Muhammad, where the giver shares the rewards of fasting without diminishing the rewards of others.

PKBM's efforts also focus on reshaping the social image of widows within their communities. Widows, often seen as marginalized, are provided with platforms to demonstrate

their potential. For instance, when the village head acknowledged the program's value, they were given the opportunity to sell their products at a public market, which helped change the community's perception of these women. As one of the members shared, this newfound visibility not only transformed their social status but also provided them with the confidence to take on new roles and challenges.

In addition to skills training and social activities, PKBM encourages widows to make the most of their time by engaging in constructive and rewarding activities. By participating in these activities, the women not only improve their economic standing but also regain a sense of purpose and motivation. One participant noted how the program had revitalized her sense of direction, providing the tools and support to move forward after the loss of her husband. This newfound motivation has led to significant improvements in their emotional and psychological well-being.

The support provided by PKBM has also instilled in the members a sense of community and solidarity. Through sharing their experiences, the women in HIJAB can form deep connections with each other, finding strength in their shared struggles. For instance, one participant mentioned how, despite initially feeling overwhelmed by her responsibilities as a single mother, she found encouragement and motivation through the interactions with other HIJAB members, creating a network of support that has been invaluable.

PKBM Mutiara Bina Insani has also introduced practical initiatives, such as the "Sayur Berkah Jum'at Berkah" (SBJB) program, which distributes free vegetables to residents. This program, which draws inspiration from Islamic charity practices, has provided both a physical and spiritual benefit to the community. The women in HIJAB take responsibility for distributing these vegetables, which fosters a sense of accountability and trust. As one member pointed out, the act of sharing, especially during Ramadan, is not just about the food but about the spiritual reward that comes with giving, as prescribed in the hadith.

The impact of these initiatives is evident in the personal testimonies of HIJAB members. Several participants reported significant changes in their lives, with many expressing gratitude for the empowerment they have experienced through the program. For instance, one member reflected on how the program helped her overcome feelings of helplessness and enabled her to regain control of her life after her husband's death. She shared that the support from PKBM and the HIJAB community has provided her with the strength to rebuild her life, allowing her to achieve things she previously thought impossible.

Another participant emphasized how the educational programs offered by HIJAB have not only enhanced her own skills but have also allowed her to pass on valuable knowledge to her children, particularly in terms of Islamic education. This sense of empowerment is echoed by other members, who feel that they are not only gaining practical skills but also nurturing their children's moral and spiritual growth.

The transformation is not just internal but external as well. Through the UMKM (Micro, Small, and Medium Enterprises) program, the women of HIJAB have been able to explore new avenues of income generation, which has significantly boosted their self-reliance. These programs have provided them with the tools and confidence to start their own businesses, reinforcing the Islamic value of entrepreneurship. One member, who was initially unsure about how to support her family after her husband's passing, shared that the training and support from PKBM allowed her to start a small business, which has been crucial in sustaining her family.

Finally, the activities organized by PKBM have also played a significant role in improving the social dynamics within the community. As more women have taken part in these programs, the negative perceptions of widows have shifted, with many now seeing them as capable and empowered individuals. The positive change in societal views reflects the program's success in not only empowering women but also reshaping the social fabric of the community.

Table.1: Key Findings from PKBM Mutiara Bina Insani's Strategies

Key Strategy	Impact	Supporting Islamic Values
Community Events & Social Services	Encourages engagement, fosters unity, promotes self-reliance	Charity (sedekah), social responsibility, empathy
Entrepreneurship Training (UMKM)	Builds economic independence, creates job opportunities	Entrepreneurship, creativity, self-reliance
Time Management & Skill Development	Regains purpose, boosts confidence, improves emotional health	Discipline, personal development, continuous learning
Social Perception Shift	Reduces stigma, improves social status of widows	Respect, honor, empowerment of women in Islam
SBJB Program (Free Vegetable Distribution)	Strengthens community bonds, provides practical aid	Charity, sincerity, social responsibility

Discussion

The empowerment of Muslim widows in urban settings, particularly through programs like *Himpunan Janda Berkarya* (HIJAB), demonstrates the transformative impact of community-based initiatives rooted in Islamic values (Hamka et al., 2022). The PKBM Mutiara Bina Insani, which runs this program, employs a community empowerment approach that significantly enhances the independence of widows who were previously dependent on their husbands. One of the primary strategies used by PKBM is the establishment of educational and entrepreneurial programs, such as those that teach women to produce batik, woven bags, and snacks. These activities offer practical skills that enable the participants to generate income, fulfill their familial responsibilities, and regain their self-reliance (Cahyono et al., 2016). This empowerment process, rooted in Islamic principles of justice, entrepreneurship, and social responsibility (Hakim et al., 2019), also ensures that the women not only become financially independent but develop the leadership skills necessary to support their families.

Using empowerment strategies, PKBM helps widows move from a state of dependence to independence, particularly by cultivating a sense of responsibility as heads of their households. These programs foster entrepreneurial freedom, psychosocial autonomy, and cultural independence, which are crucial components in the broader goal of achieving self-reliance. According to Putri (2019), psychosocial changes often occur with age and personal loss, which can lead to a decline in productivity and emotional health. However, a positive environment can significantly affect these changes, and PKBM's programs are designed to create such an environment. These activities aim to improve participants' psychological well-being by fostering a sense of purpose, community, and connection, which are vital for overcoming the initial emotional challenges faced by widows (Rahmatullah, 2016).

Psychosocial freedom is a key aspect of the empowerment strategy implemented by PKBM. As women age or experience significant life changes, like the loss of a spouse, they often face psychological challenges that affect their ability to thrive. In these circumstances, having access to a supportive environment can greatly influence their ability to overcome feelings of despair and move towards personal growth. PKBM Mutiara Bina Insani's use of social activities and community engagement is one effective strategy for enhancing the psychosocial independence of HIJAB members. As Kasim et al. (2022) note, a supportive and positive environment significantly influences individual character development. PKBM's programs ensure that widows are surrounded by an environment that encourages positive social change, helping them transition from feelings of being looked down upon to becoming respected contributors to society. By

participating in social activities and contributing to the community, these women learn to redefine their roles and gain confidence in their abilities (Ariyanto & Sulistyorini, 2020).

Furthermore, PKBM's approach fosters not only the independence of individual widows but also promotes community solidarity. The sharing of personal experiences in group settings allows participants to feel heard and supported. Sharing sessions offer various psychological benefits, including enhancing self-awareness, providing emotional release, and building social connections. As stated by Nurhayati (2011), psychosocial independence involves the ability to make decisions without relying on others, manage one's own needs, and resist negative external influences. Through PKBM's empowerment activities, the women of HIJAB gain the freedom to make choices that directly impact their lives. They are encouraged to pursue careers or business ventures of their choosing, based on the skills and knowledge they acquire (Hoerniasih, 2019). These choices symbolize their independence and ability to control their destinies (Astuti, 2019).

Sharing sessions held by PKBM also serve as a platform for building empathy and understanding. These sessions not only allow individuals to express their emotions and experiences but also provide a sense of belonging, helping to reduce feelings of isolation. Sharing experiences in a safe, supportive environment promotes mental well-being, decreases stress, and fosters personal growth (Estiningsih et al., 2022). This process of mutual sharing creates a stronger social bond, which ultimately contributes to the community's collective resilience and emotional healing. Through these interactions, participants not only learn from each other but also offer support and guidance, which strengthens their sense of community and belonging (Zain et al., 2022).

Culture plays a pivotal role in shaping the identities of individuals, particularly in how they navigate major life transitions such as widowhood. According to Kushnerdyana (2020), the environment and culture in which a person is raised significantly influence their worldview and behavior. This cultural conditioning, guided by family, community, and religious teachings, shapes how individuals cope with life's challenges. In the case of widows, their cultural environment often imposes specific expectations regarding their behavior and roles (Munjahid & Kuswanto, 2019). In many cultures, widows are often marginalized, and their ability to re-enter the workforce or pursue entrepreneurial endeavors is limited by societal perceptions of their role (Prabawati, 2017).

Islamic values provide a framework for transforming these cultural limitations. Within the HIJAB program, the integration of Islamic teachings, such as the emphasis on patience, perseverance, and community support, helps widows reframe their status and roles in society (Junaidi & Avisyah, 2020). Islam encourages continuous learning and self-improvement, principles that are reinforced by PKBM's educational and vocational training programs (Rantina, 2015). By embedding these values into the empowerment process, PKBM helps widows navigate their new roles with confidence, ensuring they can support themselves and their families with dignity (Sudrajat, 2011).

In the context of financial independence, the teachings of Islam regarding zakat (charity) and sedekah (voluntary giving) also play a crucial role in shaping how widows manage their finances. These principles guide women to allocate part of their income for charitable purposes, which not only serves to fulfill their religious obligations but also provides them with a sense of spiritual fulfillment and social responsibility (Hikmasari et al., 2021). Through these practices, widows can build a stable and ethical approach to managing their finances, which contributes to their overall sense of independence (Djuniarti, 2017).

For those seeking personal development, PKBM's programs offer a valuable opportunity for widows to improve their skills and knowledge. The program encourages women to pursue both formal and informal education, which equips them with the tools they need to thrive in the modern world (Septiani, 2015). By expanding their horizons and gaining new skills, widows increase their chances of finding employment or starting their own businesses, further reinforcing their independence and self-reliance (Tahar & Enceng, 2006).

One of the critical components of PKBM's strategy is the focus on entrepreneurship, which has proven to be an effective way to enhance the financial independence of widows. The

UMKM (Micro, Small, and Medium Enterprises) training offered by PKBM teaches participants how to create products such as batik, woven bags, and food items that can be sold for a profit (Marlina, 2019). This entrepreneurial training not only provides widows with the skills needed to generate income but also empowers them with the confidence to manage their businesses and become financially self-sufficient (Florence & Hasanuddin, 2021).

The values of fairness, business ethics, and social responsibility are central to the Islamic approach to entrepreneurship, which is integrated into the UMKM program. These values ensure that the business practices taught are not only profitable but also ethical. The program emphasizes the importance of honesty, fairness, and transparency in business dealings, which are key components of the Islamic approach to trade. Participants are taught the ethical conduct of Prophet Muhammad, including honesty in transactions and fairness in pricing, which enhances the credibility of their businesses and builds trust within their communities.

Ultimately, PKBM's holistic approach to empowerment—encompassing financial independence, social engagement, cultural transformation, and personal development—enables widows to break free from the constraints of societal stigma and embrace their roles as empowered individuals. By instilling Islamic values into their entrepreneurial endeavors, PKBM ensures that the widows not only become financially independent but also contribute positively to their communities and uphold the values of solidarity, charity, and mutual support.

In conclusion, the empowerment of urban Muslim widows, particularly through programs like HIJAB, offers valuable insights into the ways Islamic values can be integrated into educational and entrepreneurial models for sustainable development. Through PKBM Mutiara Bina Insani's approach, widows can achieve psychosocial freedom, financial independence, and cultural empowerment, all while contributing to the social and economic development of their communities. By providing them with the tools, knowledge, and support they need, PKBM ensures that widows can thrive as independent individuals, empowered by Islamic teachings and values.

Conclusion

This study reveals a groundbreaking paradigm in urban Muslim community development through its examination of the HIJAB program. Unlike conventional empowerment models that prioritize economic metrics, this Islamic values-based educational approach demonstrates a transformative trifecta: it concurrently engineers psychological resilience through faith-based support systems, creates sustainable economic ecosystems through religiously informed entrepreneurship, and orchestrates social repositioning through community-led initiatives. The program's genius lies in its organic synthesis of Islamic principles with contemporary urban challenges, creating what we term as "spiritual-infused practical empowerment."

The novelty of this research rests on its revelation of how sacred values can become dynamic social capital in modern urban settings. The HIJAB program transcends traditional charity-based approaches by transforming widows from recipients of aid into architects of community welfare - evidenced by their leadership in programs like "Sayur Berkah Jum'at Berkah." This represents a significant advancement in Islamic community development theory, showcasing how religious values can drive sustainable social innovation.

For global Islamic civilization, this study offers a replicable template for faith-based urban renewal. The program's success in converting religious teachings into practical community solutions presents an alternative development paradigm that preserves cultural authenticity while addressing modern challenges. Its most significant contribution lies in demonstrating how urban Muslim societies can generate endogenous development models that draw strength from their religious heritage rather than importing external frameworks.

The HIJAB case study ultimately redefines empowerment in Islamic contexts, moving beyond economic indicators to encompass what we identify as "comprehensive dignification" - the restoration of social standing, spiritual purpose, and community membership. This research invites educational institutions and policymakers to reimagine Islamic education as a catalyst for

community transformation, where religious values become living forces that shape sustainable urban ecosystems and nurture resilient Muslim societies in the modern world.

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